

Form 213

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Patrick W. Dennison
Desiree M. Dennison
Debtor(s)

Bankruptcy Case No.: 17-23368-GLT
Related to Docket No. 57
Chapter: 13
Docket No.: 58 - 57
Concil. Conf.: January 21, 2021 at 11:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **January 1, 2021**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 16, 2021**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 21, 2021 at 11:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 17, 2020

cm: All Creditors and Parties In Interest

Gregory L. Tadonno
Gregory L. Tadonno, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

In re:
Patrick W. Dennison
Desiree M. Dennison
Debtor(s)

Case No. 17-23368-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 17, 2020

User: dbas
Form ID: 213

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick W. Dennison, Desiree M. Dennison, 1035 Granite Drive, Mc Donald, PA 15057-2519
14734816	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14679855	+ American Express Corporation, PO Box 297871, Fort Lauderdale, FL 33329-7871
14679856	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
14747207	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14679857	+ Barclay's Bank of Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14679858	+ Best Buy & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679864	+ Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14762301	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 702, Harrisburg, PA 17121-0751
14679866	+ FBC Mortgage Company, 101 Wymore Road #419, Altamonte Springs, FL 32714-4271
14756693	+ FBC Mortgage, LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
14679867	+ First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14753508	+ Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528
14679868	+ Guardian Protection Services, P.O. Box 37751, Philadelphia, PA 19101-5051
14679869	+ Home Depot, c/o Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14681423	+ MOHELA on behalf of SoFi, 633 Spirit Drive, Chesterfield, MO 63005-1243
14679871	+ Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243
14679872	+ Pennsylvania Dept. of Labor & Industry, 651 Boas Street, Room 614, Harrisburg, PA 17121-0725
15258512	+ PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410
14679873	+ Sofi Lending Group, 375 Healdsburg Avenue, Suite 2, Healdsburg, CA 95448-4150
14679875	+ Target, c/o TD Bank, PO Box 673, Minneapolis, MN 55440-0673
14679877	+ UPMC Children's Hospital, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14695144	Email/Text: ally@ebn.phinsolutions.com	Nov 18 2020 02:39:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14679854	+ Email/Text: ally@ebn.phinsolutions.com	Nov 18 2020 02:39:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14679865	Email/Text: mrdiscen@discover.com	Nov 18 2020 02:39:00	Discover Card, c/o Discover Financial Services, PO Box 15316, Wilmington, DE 19850
14690987	Email/Text: mrdiscen@discover.com	Nov 18 2020 02:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14679870	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 18 2020 02:39:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14679859	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 18 2020 02:55:12	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298

District/off: 0315-2

User: dbas

Page 2 of 4

Date Recd: Nov 17, 2020

Form ID: 213

Total Noticed: 42

14748434	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2020 02:53:38	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14725144	Email/PDF: pa_dc_claims@navient.com	Nov 18 2020 02:56:59	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14730530	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 18 2020 02:53:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14681097	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 18 2020 02:56:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14757225	Email/Text: bnc-quantum@quantum3group.com	Nov 18 2020 02:40:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14679874	+ Email/Text: PFS.Analyst@stclair.org	Nov 18 2020 02:41:00	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14755268	+ Email/Text: bncmail@w-legal.com	Nov 18 2020 02:40:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14679876	+ Email/PDF: gecsed@recoverycorp.com	Nov 18 2020 02:56:53	Toys R Us, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14702093	+ Email/Text: electronicbkydocs@nelnet.net	Nov 18 2020 02:40:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14679878	+ Email/PDF: pa_dc_ed@navient.com	Nov 18 2020 02:55:17	US Dept. of Education, c/o Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14679879	+ Email/Text: electronicbkydocs@nelnet.net	Nov 18 2020 02:40:00	US Dept. of Education, c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14679880	+ Email/PDF: gecsed@recoverycorp.com	Nov 18 2020 02:55:11	Value City Furniture, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14726657	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 18 2020 02:55:24	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14679881	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2020 02:39:00	Victoria's Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FBC Mortgage, LLC
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14693121	*+	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14693122	*+	American Express Corporation, PO Box 297871, Fort Lauderdale, FL 33329-7871
14693123	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
14693124	*+	Barclay's Bank of Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14693125	*+	Best Buy & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14693131	*+	Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14693132	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Card, c/o Discover Financial Services, PO Box 15316, Wilmington, DE 19850
14693133	*+	FBC Mortgage Company, 101 Wymore Road #419, Altamonte Springs, FL 32714-4271
14693134	*+	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14693135	*+	Guardian Protection Services, P.O. Box 37751, Philadelphia, PA 19101-5051
14693136	*+	Home Depot, c/o Citibank, PO Box 6497, Sioux Falls, SD 57117-6497

District/off: 0315-2

User: dbas

Page 3 of 4

Date Rcvd: Nov 17, 2020

Form ID: 213

Total Noticed: 42

14679860	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679861	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679862	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679863	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693126	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693127	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693128	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693129	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693130	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693137	*+	Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243
14693138	*+	Pennsylvania Dept. of Labor & Industry, 651 Boas Street, Room 614, Harrisburg, PA 17121-0725
14693139	*+	Sofi Lending Group, 375 Healdsburg Avenue, Suite 2, Healdsburg, CA 95448-4150
14693140	*+	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14693141	*+	Target, c/o TD Bank, PO Box 673, Minneapolis, MN 55440-0673
14693142	*+	Toys R Us, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14693143	*+	UPMC Children's Hospital, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14693144	*+	US Dept. of Education, c/o Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14693145	*+	US Dept. of Education, c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14693146	*+	Value City Furniture, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14693147	*+	Victoria's Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 2 Undeliverable, 32 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2020 at the address(es) listed below:

Name **Email Address**

Brian Nicholas on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com

CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us

Harry B. Reese on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskern.com

Jerome B. Blank on behalf of Creditor FBC Mortgage LLC pawb@fedphe.com

Jill Manuel-Coughlin on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskern.com

District/off: 0315-2

User: dbas

Page 4 of 4

Date Rcvd: Nov 17, 2020

Form ID: 213

Total Noticed: 42

Kenneth Steidl

on behalf of Debtor Patrick W. Dennison julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Kenneth Steidl

on behalf of Joint Debtor Desiree M. Dennison julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Mario J. Hanyon

on behalf of Creditor FBC Mortgage LLC mario.hanyon@brockandscott.com, wbef@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Davidow

on behalf of Creditor FBC Mortgage LLC robert.davidow@phelanhallinan.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor FBC Mortgage LLC pawb@fedphe.com

TOTAL: 12